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EXAMINER

AGWUMEZIE, CHARLES C

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/783,478	Applicant(s) MCGIFFIN ET AL.	
	Examiner CHARLES C. AGWUMEZIE	Art Unit 3685	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 08 September 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-12, 14, 16-27 and 29-31 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-12, 14, 16-27, and 29-31 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>see continuation</u> . | 6) <input type="checkbox"/> Other: _____ |

03/07/05; 02/06/07; 03/10/08; and 4/22/08

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on September 8, 2008 has been entered.

Acknowledgments

2. Applicants' amendment filed on September 8, 2008 is acknowledged. Accordingly claims 1-12, 14, 16-27, and 29-31 remain pending.

Response to Arguments

3. Applicant's arguments with respect to claims 1-12, 14, 16-27, and 29-31 have been considered but are moot in view of the new ground(s) of rejection. However Applicant argues that the combination of Dimitrios-Bosco does not disclose a program entity class that establishes relationships between multiple service data objects and multiple product data objects as described in claims 1. That Bosco indicates that coverages and services comprise group product and that services are group insurance business functions necessary to administer each product. That no where does Bosco teach or suggest that services are anything more than in support of insurances products

offered to client. That Bosco describes a product development program module that provides information necessary to enhance current products or to develop new products. That nowhere does Bosco express even the slightest notion of a program entity class that establishes relationships between multiple service data objects and multiple product data objects as claimed.

In response to applicant's arguments against the references individually, one cannot show nonobviousness by attacking references individually where the rejections are based on combinations of references. See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981); *In re Merck & Co.*, 800 F.2d 1091, 231 USPQ 375 (Fed. Cir. 1986). However even for the sake of argument that Bosco does not teach or suggest a program entity class that establishes relationships between multiple service data objects and multiple product data objects which Examiner does not agree, Applicant is reminded that in the insurance industry where various plans, products and services are offered there has to be a way of associating the various plans, products and service to each client or the insured especially those plans, or products or services to which the client or the insured have subscribed to. Everyone in the insurance company database cannot be associated with every plan, product or services or covered by the same plan or product or services that are marketed by the insurance company. There must be a relationship between the client or the insured with the coverages or plans, or products and services to which the insured belongs to. For this reason Dimitrios-Bosco combination does disclose the claimed limitation.

4. Applicant further argues with respect to claim 21 that the Dimitrios-Bosco-Hele combination does not teach or suggest the type of risk described by claim 21 because the risk factors as claimed are from the perspectives of the customer and not the risks factors from the perspective of an institution that offers products and services to address the risks to the customer. That Dimitrios, Bosco and Hele, alone or in any combination, do not teach or suggest “the risk data objects define risk factors associated with addressing risks to customers and account.” That Hele may at best teach or suggest risks to an institution and the risk factors associated with insuring a customer by an institution.

In response to applicant's argument that the references fail to show certain features of applicant's invention, it is noted that the features upon which applicant relies (i.e., “the risk factors as claimed are from the perspectives of the customer and not the risks factors from the perspective of an institution that offers products and services to address the risks to the customer”) are not recited in the rejected claim(s). Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993). Examiner is unable to understand how the risk described by Hele is not associated with addressing risks to customer and account.

Claim Rejections - 35 USC § 101

5. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

6. **Claims 1-12, 14, 16-19, 20, 22-26, and 21, 27, 29-31** are rejected under 35 U.S.C. §101 because the claimed invention is directed to non-statutory subject matter.

Based on Supreme Court precedent¹ and recent Federal Circuit decisions, § 101 process must (1) be tied to another statutory class (such as a particular apparatus) or (2) transform underlying subject matter (such as an article or materials) to a different state or thing.² If neither of these requirements is met by the claim(s), the method is not a patent eligible process under 35 U.S.C. § 101.

In this particular case, the claims are neither (1) tied to another statutory class (such as a particular apparatus) or (2) transform underlying subject matter (such as an article or materials) to a different state or thing rather the claims constitutes data structure stored in a memory medium which are at best non-functional descriptive material.

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

¹ *Diamond v. Diehr*, 450 U.S. 175, 184 (1981); *Parker v. Flook*, 437 U.S. 584, 588 n.9 (1978); *Gottschalk v. Benson*, 409 U.S. 63, 70 (1972); *Cochrane v. Deener*, 94 U.S. 780, 787-88 (1876).

² The Supreme Court recognized that this test is not necessarily fixed or permanent and may evolve with technological advances. *Gottschalk v. Benson*, 409 U.S. 63, 71 (1972).

8. **Claims 1-2, 4-6, 8-12, 20, and 25-26**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Dimitrios et al U.S. Patent No. 5,659,723 in view of Bosco et al U.S. Patent No. 5,191,522 and further in view of Guy et al (hereinafter "Guy") U.S. Patent No. 6,993,510.

9. As per **claim 1 and 20**, Dimitrios et al discloses a computer-readable memory comprising:

a data structure stored in the memory, the data structure being based on a relational data model (see fig. 10, which discloses E/R model database or memory) and comprising:

(i) an account entity class that establishes multiple account data objects comprising:

a first account data object comprises a first account ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ...account entity...); and

a second account data object that comprises a second account ID different than the first account ID (figs. 1 and 2, fig.7, ...get next entity...; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..account entity...)

(ii) a customer entity class that establishes multiple customer data objects, including:

a first customer data object that comprises a first customer ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..customer entity...); and

a second customer data object that comprises a second customer ID, the first customer ID and the second customer ID being different (figs. 1 and 2; fig. 7, get next entity...; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ...account entity...);

(iii) an account involvement entity class that establishes account involvements comprising:

a first account involvement that establishes a first relationship between the first customer data objects and a first account data objects (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...);

a second account involvement that establishes a second relationship between the first customer data objects and a second account data objects (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...);

a third account involvement that establishes a third relationship between the first customer data object and the first account data object, the third relationship being different from the first relationship (figs. 1 and 2; col. 6, lines 45-60); and

a fourth account involvement that establishes a fourth relationship between the second customer data object and the second account data object, wherein the account involvements establish relationships between first account data objects and the customer data objects and between the second account data object and the customer data objects and between the second account data object and the customer data object (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

10. What Dimitrios et al does not explicitly disclose:

(iv) an account role entity class that establishes an account role entity that defines:

a first account role for the first customer data object with respect to first account ID;

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, that establishes multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID;

a third a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, that establishes multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID,

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis;

(v) an offering entity class that establishes multiple offering data objects;

(vi) an offering involvement entity class that establish a relationship between at least one of the customer data objects and one of the offering data objects, wherein the offering entity, class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects; and

(b) logic stored in the memory operable to execute the multiple concise account level decision queries to obtain multiple concise account level decision query results used to perform account level decision analysis.

11. Bosco et al discloses

(iv) an account role entity class that establishes an account role entity that defines:

a first account role for the first customer data object with respect to first account ID (figs. 5-6, insured role; col. 10, lines 35-50, which discloses an insured person's role on a specific case);

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis (see fig. 2, which discloses entity relationship model; col. 2, lines 50-65, which discloses that the relationships between entities are also identified and documented in the table format and entered into entity-to-entity relationship tables; col.

3, lines 5-15, which discloses that the entities and relationships are then analyzed so as to produce a second level model);

(v) an offering entity class that establishes multiple offering data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D);

(vi) an offering involvement entity class that establishes a relationship between at least one of the customer data objects and one of the offering data objects (col. 20, lines 45-60; col. 20, lines 60-67, which discloses that each product sold is defined),

wherein the offering entity, class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects (col. 20, lines 45-60); and

(b) logic stored in the memory operable to execute the multiple concise account level decision queries to obtain multiple concise account level decision query results used to perform account level decision analysis (col. 3, lines 5-15, which discloses that the entities and relationships are then analyzed so as to produce a second level model).

12. Guy discloses

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID (see fig. 2, which discloses multiple different roles for a customer...; col. 4, lines 15-60, which disclosesassigning a "role" to each cardholder. The roles may be

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relatively simple, such as "primary" and "secondary"....the customer ID and the presentation ID stored in the database 130 permit the roles for cardholders to be defined not only for each account, but also for all accounts for which a card has been issued to one customer...);

a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, that establishes multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID (see fig. 2, which discloses multiple different roles for a customer...; col. 4, lines 15-60); and

a fourth account role for the second customer data object, that establishes multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID (see fig. 2, which discloses multiple different roles for a customer...; col. 4, lines 15-65, which discloses there roles are ..."other"...),

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicants' invention to modify the method of Dimitrios et al and incorporate the method as described above in view of the teachings of Bosco et al and Guy respectively since the claimed invention is merely a combination of old and known elements and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

13. As per **claim 2**, Dimitrios et al further discloses the computer-readable memory, wherein the account entity class includes an account entity for storing the plurality of account data objects (col. 3, lines 5-15; ...account entity...).

14. As per **claim 4**, Dimitrios et al further discloses the computer-readable memory, wherein the account entity class further includes an account group entity that establishes a relationship among two or more of the plurality of account data objects (col. 3, lines 5-15).

15. As per **claims 3, and 7**, Dimitrios et al failed to explicitly disclose the computer-readable memory, wherein the account entity includes an account entity ID attribute as a primary key.

Bosco et al discloses the data structure, wherein the account entity includes an account entity ID attribute as a primary key (see fig. 10, primary key).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the data structure, wherein the account entity includes an account entity ID attribute as a primary key as taught by Bosco et al, in order to identify the account.

16. As per **claim 5**, Dimitrios et al failed to explicitly disclose the computer-readable memory, wherein the account group entity includes an account ID attribute defined as a foreign key.

Bosco et al discloses the data structure, wherein the account group entity includes an account ID attribute defined as a foreign key (see figs. 10; ...foreign key...). Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the data structure, wherein the account group entity includes an account ID attribute defined as a foreign key in view of the teachings of Bosco et al, in order to identify the account.

17. As per **claim 6**, Dimitrios et al further discloses the computer-readable memory, wherein the customer entity class includes a customer entity (col. 3, lines 5-15; ...customer entity...).

18. As per **claim 8**, Dimitrios et al further discloses the computer-readable memory, wherein the customer entity class includes a customer involvement entity class, which stores a customer involvement that establish one or more relationships among at least two of the plurality of customer data objects (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...)

19. As per **claim 9**, Dimitrios et al further discloses the computer-readable memory, wherein the customer involvement entity class includes a customer involvement entity for storing the customer involvement (figs. 1 and 2; col. 6, lines 45-60; ..customer and account entity...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

20. As per **claim 10 and 12**, Dimitrios et al further discloses the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects.

Bosco et al discloses the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects (figs. 5-6, insured role; col. 10, lines 35-50, which discloses an insured person's role on a specific case).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects in view of the teachings of Bosco in order to identify the customer.

21. As per **claim 11**, Dimitrios et al further discloses the computer-readable memory, wherein the account involvement entity class includes an account involvement entity for storing the account involvement (figs. 1 and 2; col. 6, lines 45-60; ..customer and account entity...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

22. As per **claim 13**, Dimitrios et al failed to explicitly disclose the computer-readable memory, further comprising:

an offering entity class for establishing multiple offering data objects; an offering involvement entity class establishing a relationship between at least one of the customer data objects and one of the plurality of offering data objects.

Bosco et al disclose the computer-readable memory, further comprising:

an offering entity class for establishing multiple offering data objects; an offering involvement entity class establishing a relationship between at least one of the customer data objects and one of the plurality of offering data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, an entity class establishing: multiple offering data objects; a third relationship between the customer data objects and the product data in view of the teachings of Bosco et al because it defines the service and products available through the system.

23. As per **claim 14**, Dimitrios et al failed to explicitly disclose the computer-readable memory, wherein the offering entity class comprises a service entity class that establishes the multiple service data objects.

Bosco discloses the computer-readable wherein the offering entity class comprises a service entity class that establishes the multiple service data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the offering entity class comprises a service entity class that establishes the multiple service data objects in view of the teachings of Bosco et al because it defines the service and products available through the system.

24. As per **claim 15-18**, Dimitrios et al failed to explicitly disclose the computer-readable memory, wherein the offering entity class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects

Bosco et al further discloses the data structure, wherein the offering entity class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects (fig. 8; col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the offering entity class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects in view of the teachings of Bosco et al because it defines the service and products available through the system.

25. As per **claim 19**, Dimitrios et al failed to explicitly disclose the computer-readable memory further comprising:

a provider entity class that establishes multiple provider data objects, wherein at least one of the multiple provider data objects comprises a team comprising team members; and

a task entity class that establishes multiple task data objects, which may be related to one or more of the provider data objects

Bosco further discloses computer-readable memory further comprising:

a provider entity class that establishes multiple provider data objects (fig. 9, producer); and

a task entity class for establishing multiple task data objects, wherein at least one task data object comprises assignments related to the account data objects for the team members, and wherein at least one of the task data objects comprises assignments related to the customer data objects for the team members (col. 14, lines 1-10, which discloses role types of producers including writing agent, general agent, third party agent).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein a provider entity class that establishes multiple provider data objects; and a task entity class for establishing multiple task data objects, which may be related to one or more of the provider data objects in view of the

teachings of Bosco et al because it defines the service and products available through the system.

26. As per **claim 22, and 23**, Dimitrios et al failed to explicitly disclose system, wherein the account entity class establishes:

the account ID as a primary key; and

an account group entity that defines the account ID as a foreign key, and establishes a relationship among the account data objects.

Bosco et al discloses

the account ID as a primary key (see fig. 10, primary key); and

an account group entity that defines the account ID as a foreign key, and establishes a relationship among the account data objects (see fig. 10, foreign key)

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects in view of the teachings of Bosco in order to identify the account for quick access.

27. As per **claim 24**, Dimitrios et al failed to explicitly disclose the system, wherein the customer involvement entity defines a customer role for at least one of the customer data objects.

Bosco et al discloses the system, wherein the customer involvement entity defines a customer role for at least one of the customer data objects (col. 10, lines 35-50, which discloses that the same person may be insured on a single case both as a participant and as a dependent).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the the system, wherein the customer involvement entity defines a customer role for at least one of the customer data objects in view of the teachings of Bosco et al because allowing relationships to be defined across multiple accounts or linking account together.

28. As per **claim 25 and 26**, Dimitrios et al failed to explicitly disclose the system, further comprises:

(F) a first relationship between the customer data objects and the offering data objects.

a second relationship between the customer data objects and the service data objects

a third relationship between the customer data objects and the product data objects.

Bosco et al discloses

(E) an entity class establishing:

multiple offering data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D);

multiple service data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D);

multiple product data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D); and

(F) a first relationship between the customer data objects and the offering data objects (see fig. 2).

a second relationship between the customer data objects and the service data objects (see fig. 2)

a third relationship between the customer data objects and the product data objects (see fig. 2, which discloses relationship table).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the system, an entity class establishing: multiple offering data objects; a third relationship between the customer data objects and the product data in view of the teachings of Bosco et al because allowing relationships to be defined across multiple accounts or linking account together.

29. **Claims 21, and 27-31**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Dimitrios et al U.S. Patent No. 5,659,723 and Bosco et al U.S. Patent

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No. 5,191,522, Guy et al (hereinafter "Guy") U.S. Patent No. 6,993,510 and further in view of Hele U.S. Patent Application Publication No. 2002/0111835 A1.

30. As per **claim 21**, Dimitrios et al discloses a method for storing account-related information comprising:

(a) providing an account entity class for establishing multiple account data objects, comprising:

a first account data object comprises a first account ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ...account entity...); and

a second account data object comprises a second account ID different than the, first account ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..account entity...);

(b) providing a customer entity class that establishes, multiple customer data objects, comprising:

a first customer data object comprises a first customer ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..customer entity...); and

a second customer data object comprises a second customer ID, the first customer ID and the second customer ID being different (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..customer entity...);

(c) providing an account involvement entity class that establishes multiple

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account involvements which establish relationships between the customer data objects and-account data objects(figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

31. What Dimitrios et al does not explicitly disclose is:

(d) providing an entity that defines multiple account roles, comprising:

a first account role for the first customer data object with respect to first account ID;

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID;

a third a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, that establishes multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and

a fourth account role for the second customer data object, that establishes multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID,

(e) providing a first entity class that establishes:

multiple risk data objects;

multiple product data Objects; and

multiple service data objects;

(f) providing a second entity class that establishes:

relationships between the risk data objects, the account data objects the customer data objects, the product data objects and the service data objects;

(g) providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects, wherein the risk data objects define risk factors associated with addressing risks to customers and accounts, comprising risk factors addressed by products; and risk factors addressed by services

wherein the program entity class, account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis; and

(g) executing with a processor the multiple concise account level decision queries.

32. Bosco et al discloses:

(iv) an account role entity class that establishes an account role entity that defines:

a first account role for the first customer data object with respect to first account ID (figs. 5-6, insured role; col. 10, lines 35-50, which discloses an insured person's role on a specific case);

(f) providing a second entity class that establishes:

relationships between the risk data objects, the account data objects the customer data objects, the product data objects and the service data objects (see fig. 2, which discloses establishing relationship among data objects);

(g) providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects (col. 2, lines 35-45, which discloses program modules; col. 22, lines 15-30, which discloses program modules connected to single group insurance relational database ...which contains all of the data concerning each account or case and is structured in relational database model....);

wherein the risk data objects define risk factors associated with addressing risks to customers and accounts, comprising risk factors addressed by products; and risk factors addressed by services;

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis (see fig. 2, which discloses entity relationship model; col. 2, lines 50-65, which discloses that the relationships between entities are also identified and documented in the table format and entered into entity-to-entity relationship tables; col. 3, lines 5-15, which discloses that the entities and relationships are then analyzed so as to produce a second level model); and

(h) executing with a processor that reads the multiple concise account level decision queries (col. 3, lines 5-15, which discloses that the entities and relationships are then analyzed so as to produce a second level model).

33. Guy discloses

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID (see fig. 2, which discloses multiple different roles for a customer...; col. 4, lines 15-60, which disclosesassigning a "role" to each cardholder. The roles may be relatively simple, such as "primary" and "secondary"....the customer ID and the presentation ID stored in the database 130 permit the roles for cardholders to be defined not only for each account, but also for all accounts for which a card has been issued to one customer...);

a third a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID (see fig. 2, which discloses multiple different roles for a customer...; col. 4, lines 15-60); and

a fourth account role for the second customer data object, that establishes multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID (see fig. 2, which discloses multiple

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different roles for a customer...; col. 4, lines 15-65, which discloses there roles are ...“other”...),

34. Hele et al discloses:

providing a first entity class that establishes:

multiple risk data objects (see fig. 7; 0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium);

multiple product data Objects (see fig. 7; 0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium); and

multiple service data objects (see fig. 7; 0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium);

providing a second entity class that establishes:

wherein the risk data objects define risk factors associated with addressing risks to customers and accounts, comprising risk factors addressed by products; and risk factors addressed by services (see fig. 7; 0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, wherein the an account role entity class for establishing an account role entity

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that defines: a first account role for the first data object; and a second account role for the first customer data object different from the first account role, for establishing multiple different roles for a customer identified by the customer ID with respect to multiple different accounts identified by the account IDs along with the risk associated in view of the teachings of Bosco et al, Guy and Hele respectively since the claimed invention is merely a combination of old and known elements and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

35. As per **claim 27**, both Dimitrios et al and Bosco et al failed to explicitly disclose the method, further comprising:

providing an entity for storing risk information that defines risk factors related to any one of the account data objects, the customer data objects, the product data objects or the service data objects, comprising:

risk trends; risk exposures; risk assessments; and risk capacity.

Hele discloses the method, further comprising:

providing an entity for storing risk information that defines risk factors related to any one of the account data objects, the customer data objects, the product data objects or the service data objects, comprising:

risk trends; risk exposures; risk assessments; and risk capacity (0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, comprising risk trends; risk exposures; risk assessments; and risk capacity in view of the teachings of Hele because so that the risk associated with the account may be ascertained.

36. As per **claim 29**, both Dimitrios et al and Bosco et al failed to explicitly disclose the method further comprising:

providing an entity class that establishes relationships between the account data objects, the customer data objects and the risk data objects, wherein the risk data objects define risk factors, comprising:

risk factors relevant to minimizing risk for accounts; and

risk factors relevant to minimizing risk for customers.

Hele disclose the method further comprising:

providing an entity class that establishes relationships between the account data objects, the customer data objects and the risk data objects, wherein the risk data objects define risk factors, comprising:

risk factors relevant to minimizing risk for accounts (0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium); and

risk factors relevant to minimizing risk for customers (0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, comprising risk factors relevant to accounts; and risk factors relevant to customers in view of the teachings of Hele because so that the risk associated with the account may be ascertained.

37. As per **claim 30**, both Dimitrios et al and Bosco et al failed to explicitly disclose the method, wherein at least one relationship between the customer data objects and the risk data objects defines multiple risk factors.

Hele discloses the method, wherein at least one relationship between the customer data objects and the risk data objects defines multiple risk factors (see fig. 7; 0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, wherein at least one relationship between the customer data objects and the

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risk data objects defines multiple risk factors in view of the teachings of Hele because so that the risk associated with the account may be ascertained.

38. As per **claim 31**, both Dimitrios et al and Bosco failed to explicitly disclose the method, further comprising:

providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects, wherein the risk data objects define risk factors, comprising:

risk factors addressed by products; and

risk factors addressed by services.

Hele discloses the method, further comprising:

providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects, wherein the risk data objects define risk factors, comprising:

risk factors addressed by products (0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium; 0087, which discloses risk sensitive activities); and

risk factors addressed by services (0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium; 0087, which discloses risk sensitive activities)

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the

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method, comprising risk factors addressed by products; and risk factors addressed by services in view of the teachings of Hele because so that the risk associated with the account may be ascertained.

Conclusion

39. Examiner's Note: Examiner has cited particular columns and line numbers in the references as applied to the claims below for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested that the applicant, in preparing the responses, fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Charles C.L. Agwumezie** whose number is **(571) 272-6838**. The examiner can normally be reached on Monday – Friday 8:00 am – 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Calvin Hewitt can be reached on **(571) 272 – 6709**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status

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/Charlie C Agwumezie/
Primary Examiner, Art Unit 3685
November 19, 2008